Tennessee. I want to thank the shelter, the volunteers and our law enforcement for working together towards a safer and healthier community each day.

RECOGNIZING CHAD ALLEN HERBERT FOR HIS SERVICE TO THE FIRST DISTRICT OF WISCONSIN

## HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 13, 2009

Mr. RYAN of Wisconsin. Madam Speaker, I rise to honor Chad Allen Herbert, who is the Constituent Services Representative for military issues in my district office.

Chad is the "big brother" of our district office staff. He joined my staff ten years ago as an Army reservist with special concern for the problems and challenges of military personnel and their families. Many of these problems involve the byzantine structure of bureaucracies at the Departments of Defense and Veterans Affairs. Chad made it his business to learn and understand how to navigate the maze of these military agencies. As a result, he has done more over the years to help men and women of the First Congressional District who serve in the armed services than anyone I know of.

Among the most sobering duties of my office is speaking words of comfort to families who have just lost a loved one in military service. Chad has often followed up my initial conversations or substituted for me during the worst moments in the lives of military families. His poise, tact, and professionalism have never failed to be appreciated as he has honored the fallen and their families. Indeed Chad has a passion for making sure our veterans are honored for their extraordinary service to our country. He takes special pride in getting our vets the recognition they deserve, for example, by helping World War Two and Vietnam veterans acquire the medals they were awarded but never received.

Chad was a recent college grad when he began in my office ten years ago, and has since married and is raising a fine family. I am privileged to recognize his ten years of service in my office to the military families of Wisconsin's First District.

THE MARKET IS RESPONDING TO FAILING MORTGAGES

#### HON. LAMAR SMITH

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES  $Tuesday,\ October\ 13,\ 2009$ 

Mr. SMITH of Texas. Madam Speaker, one of America's top concerns during this difficult economic time has been the frequency of home mortgage foreclosures.

Earlier this month, there was news to encourage us. Efforts by banks, borrowers and the Administration to modify troubled mortgages have begun to produce much larger numbers of modifications.

As banks have stabilized their balance sheets and raised fresh capital, their officers even have been able to reduce borrowers' mortgage principal when they work out loans.

Modifications that reduce the balances that borrowers owe on their homes have more than tripled.

Earlier this year, Congress debated legislation to change the Bankruptcy Code and force principal reductions on the market. The measure was rightly defeated. To send homeowners into bankruptcy is not the answer and forced principal reductions will chill future lending.

Recently, calls for bankruptcy legislation reemerged in the House. This month's news shows once more that the measure is not needed. The market has found a better solution.

Americans need Congress to do something else to help homeowners. Let's pass effective legislation to bring growth and jobs back to America. That is the better way to help people keep their homes.

# TRIBUTE TO CHRISTOPHER FRENZE

# HON. KEVIN BRADY

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES Tuesday, October 13, 2009

Mr. BRADY of Texas. Madam Speaker, I rise today to offer a tribute to Mr. Christopher Frenze, Republican House Staff Director for the Joint Economic Committee, who is retiring this week from a distinguished career in government service. Chris has been a longtime public servant of this Committee and a tremendous asset to both my office and this Congressional body.

After earning his B.A. from American University and doing graduate work in economics at Virginia Tech, Chris served as Director of Research at the National Tax Equality Association. Chris began a long and extraordinary career at the Joint Economic Committee in 1981, holding such positions as Senior Economist, Chief Economist to the Vice Chairman, Executive Director and Republican Staff Director.

Over the years, Chris focused the Committee's research and policy work on several key fields of economics, such as tax policy, fiscal policy, and business cycle analysis, including the assessment of labor market conditions. This research aided countless Members considering tax policy changes, monetary policy targets, IMF reform, and numerous other issues. His career has been distinguished by his relentless effort to promote the public interest, encourage economic growth, reduce the burden of government and respect the Constitution.

Chris's knowledge of economic policy is only one of his many talents. He is recognized as an effective, successful manager who recruited valuable economists that served the Committee for many years. His work serving Senate and House Republicans Members of the Committee, in both the majority and in the minority, has given him unique insights into the way the Committee and the Congress functions, and his expertise, vast institutional knowledge and constant professionalism will be sorely missed.

Chris Frenze represents the very best in public service. I know I can speak for all of my colleagues on the Joint Economic Committee, and those Members that have served on it in

the past, in congratulating Chris upon his retirement and thanking him for his dedicated and tireless service to the United States Congress.

RECOGNIZING DANYELL TREMMEL FOR HER SERVICE TO THE FIRST DISTRICT OF WISCONSIN

## HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 13, 2009

Mr. RYAN of Wisconsin. Madam Speaker, I rise to honor Miss Danyell Tremmel, our District Director, for more than 10 years of work in the First Congressional District of Wisconsin office serving my constituents.

Danyell has actually been working for the people of the District even longer than I have. When Mark Neumann represented the District in the House of Representatives, she was his only caseworker. Thus she was already a seasoned "veteran" when she agreed to continue on my own staff as I succeeded Congressman Neumann in 1999. Since then she has become something of a "big sister" to newer staff

Anyone who has shared the day to day experience of casework in a Congressional office knows the strains and frustrations, in addressing legitimately upset constituents on the one hand and the bureaucratic slip-ups that have adversely impacted their lives on the other. Over the years, Danyell learned how to negotiate her way through the red tape to resolve these issues. She is very intelligent and patient. Her serenity under stress is invaluable and has inspired her coworkers.

Danyell directs my district office operations whenever the Chief of Staff is unavailable, and will be doing so for an extended time while he serves his country on military duty in Iraq.

Danyell has kept her enthusiasm, high standards, and work ethic as she has worked with me for the people of the First District. I am pleased to recognize her for more than 10 years of selfless dedication.

# HONORING PHILADELPHIA SENIOR CENTER

### HON. ROBERT A. BRADY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 13, 2009

Mr. BRADY of Pennsylvania. Madam Speaker, I rise to honor Philadelphia Senior Center for 60 years of outstanding service to their community.

Founded by the Female Society for the Relief and Employment of the Poor, Philadelphia Senior Center has been enriching the lives of seniors in Philadelphia since 1949. From its modest beginnings, Philadelphia Senior Center (PSC) has expanded to three branches around the city. PSC centers and services are free to any individual over the age of 55, and over 60 percent of PSC members have incomes well below the poverty level. Combined, these centers assist over 5,000 clients and members each year.

PSC provides an incredible array of services and aid to seniors in the Philadelphia area.